CAPSTONE LAW GRO

Attorney Docket No. JDC-001-US

I hereby certify that this correspondence is being transmitted via facsimile to: Art Unit 3621,

Assistant Commissioner for Patents at (703) 872-9306 on:

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

IN RE APPLICATION OF: JONATHAN D. COOPER

EXAMINER: ART UNIT:

HAYES, JOHN W.

APPLICATION NO.:

09/648,102

3621

FILED:

08/25/2000

CONFIRMATION NO: 4360

FOR: IMPROVED MONEY TRANSFER SYSTEM AND

METHOD WITH ADDED SECURITY FEATURES

Dear Sir:

In response to the office action dated December 18, 2003, please kindly amend the above referenced application as follows:

Amendments to the Specification are reflected in the listing of claims, which begins on page 2 of this paper.

Remarks/Arguments begin on page 14 of this paper.

RECEIVED

MAR 1 1 2004

Practitioner's Docket No. JDC-001-US

6505774508

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Jonathan D. Cooper

Application No.: 09/648,102

Filed: 08/25/2000

Group No.: 3621

Examiner: Hayes

For: Improved Money Transfer System And Method With Added Security Features

Commissioner for Patents P.O. Box 1450

Alexandria, VA 22313-1450

TRANSMITTAL

1. Transmitted herewith is an eighteen (18) page Amendment for this application.

STATUS

2. Applicant is a small entity.

FEE FOR CLAIMS

3. The fee for claims (37 C.F.R. 1.16(b)-(d)) has been calculated as shown below:

	(Col. 1)	(Col. 2)	(Col. 3)	SMALL ENTITY				
	CLAIMS REMAINING AFTER AMENDMENT	HIGHEST NO. PREVIOUSLY PAID FOR	PRESENT EXTRA	·	RATE		ADDIT. FEE	
TOTAL	48	58	= 0	x \$	9.00	=	\$	0.0
INDEP.	8	_ 8	= 0	x \$	42.00	=	\$	0
FIRST PR	ESENTATION OF M	AULTIPLE DEP. CI	AIM 0	+ \$	140.00	=	\$	0
				AD:	TOTAL DIT. FEE		\$	0

CERTIFICATION UNDER 37 C.F.R. §§ 1.8(2)

I hereby certify that, on the date shown below, this correspondence is being:

TRANSMISSION

Pacsimile transmitted to the Patent and Trademark Office, (703) 872 - 9306

Date: 03-11-04

© 2003 Matthew Bender & Company, Inc., a member of the LexisNexis Group.

Transmittal--page 1 of 2

Date: March 1, 2004

Mitchell S. Rosenfeld Registration No. 36,258 Capstone Law Group LLP 1810 Gateway Drive Suite 260 San Mateo, CA 94404 1-650-577-4500 Customer No. 31955